Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. - 22. (Cancelled)

- 23. (Previously presented) A method as claimed in claim 42 further comprising testing the fabric and determining that the fabric passes the standard method NFPA 701 – 1996 edition testing protocol.
- (Previously presented) A method as claimed in claim 42 wherein saturating is accomplished by padding.
- 25. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant is a phosphonate.
- 26. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant is a cyclic phosphonate.
- 27. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant is FLAME RETARDANT .

- 28. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant comprises between about 2 % and 10 % by weight of the composition.
- 29. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the flame retardant comprises about 4.8 % by weight of the composition.
- 30. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent is a molecularly bound antimicrobial agent.
- 31. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent is an organosilane.
- 32. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent is Octadecylaminodimethyltrihydroxysilylpropyl Ammonium Chloride.
- 33. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent comprises between about 0.2 % and 2.0 % by weight of the composition.

- 34. (Previously presented) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the antimicrobial agent comprises about 0.48 % by weight of the composition.
- (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant is also a soil repellant.
- (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant is a fluorochemical.
- 37. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant is a water based dispersion of fluorinated acrylic co-polymer.
- 38. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant comprises between about 2 % and 10 % by weight of the composition.
- 39. (Withdrawn) A method as claimed in claim 42 wherein saturating the fabric includes saturating with a composition in which the fluid repellant comprises about 3.6 % by weight of the composition.

- 40. (Previously presented) A method as claimed in claim 42 wherein forming includes fabric formation from TREVIRA CSTM fibers of polyester incorporating organic phosphorous compounds.
- (Withdrawn) A method as claimed in claim 42 wherein forming includes fabric formation from AVORA ™ polyester fibers incorporating organic phosphorous compounds
- 42. (Previously presented) A method of finishing an inherently flame resistant fabric comprising:

forming a fabric of inherently flame resistant polyester fibers,

saturating the fabric with a composition containing a flame retardant and an antimicrobial agent and one or more of a fluid repellant agent and a soil repellant agent, and drying the fabric.

43. **(Currently Amended)** A method as claimed in claim 42 further comprising the step of making the fabric into a product selected from the group consisting of a [[bedspread,]] tablecloth, bedding, drapery, or [[furniture]] upholstery.